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Customer No. 31013

Attorney Docket No. 003184/00044

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Freiberg Group Art Unit: 3622
Serial No.: 10/824,935 Examiner: K. H. Le
Filed: April 15, 2004
For: CREDIT CARD REWARDS PROGRAM SYSTEM AND METHOD

April 12, 2005

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant respectfully submits this Information Disclosure Statement pursuant to 37 CFR. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 CFR. § 1.56.

The enclosed From PTO/SB/08A lists ten (10) references of which Applicant is aware. A copy of each of the listed references is enclosed.

Applicant respectfully requests that the listed references be made of record in this application. Early and favorable action is earnestly solicited.

The citation or characterization of any reference in this Information Disclosure Statement is not to be construed as a representation that such reference is necessarily relevant or is prior art.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

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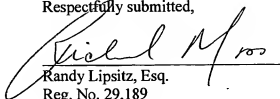
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Dawn Samaan
Name

Dawn Samaan
Signature

The above papers are being submitted before the mailing of a first Office Action on the merits. Accordingly, no fee is believed due. Please charge any fee deficiency to Deposit Account No. 50-0540.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Randy Lipsitz", is written over a horizontal line.

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PTO/SB/08A (10-96)

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(use as many sheets as necessary)

Sheet	1	of	2
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Complete if Known

Application Number	10/824,935
Filing Date	April 15, 2004
First Named Inventor	Steven FREIB
Group Art Unit	3622
Examiner Name	K. H. Le
Attorney Docket Number	003184/00044

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (# known)			
	A	5,056,019		Schultz et al.	10/08/1991	
	B	5,466,919		Hovakimian	11/14/1995	
	C	5,513,102		Auremma	04/30/1996	
	D	5,537,314		Kanler	07/16/1996	
	E	5,945,653		Walker et al.	08/31/1999	
	F	6,018,718		Walker et al.	01/25/2000	
	G	6,842,739	B2	Postrel	01/11/2005	
	H	6,847,935	B1	Solomon et al.	01/25/2005	

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	/Maria Vanderhors/	Date Considered	09/11/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.V./

